

**Information to identify the case:**

Debtor 1	<u>Debra A. Alexander</u>	Social Security number or ITIN	xxx-xx-5506
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-10804-JCM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Debra A. Alexander

7/9/25

**By the court:** John C Melaragno  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Debra A. Alexander  
Debtor

Case No. 18-10804-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jul 09, 2025

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2025:

Recip ID	Recipient Name and Address
db	+ Debra A. Alexander, 12034 N. Watson Road Road, Conneaut Lake, PA 16316-6936
intp	+ BK Attorney Services, LLC d/b/a CERTIFICATEOFSERVI, P.O. Box 4590, Pasco, WA 99302-4590
intp	+ Jay S. Jump, PO Box 4590, Pasco, WA 99302-4590
cr	U.S. BANK TRUST, N.A., P O Box 829009, Dallas, TX 75382-9009
cr	+ United States of America, Farm Service Agency, c/o U.S. Attorney's Office, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956
14896009	Crawford County Tax Claim Bureau, Crawford County Courthouse, Diamond Park, Meadville, PA 16316
14896010	+ David Alexander, 12034 N. Watson Run Road, Conneaut Lake, PA 16316-6936
14896011	+ LSF8 Master Paticipation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14989137	+ United States of America, U.S. Department of Agriculture, Farm Service Agency, 14699 N. Main St. Ext., Meadville, PA 16335-9441

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 10 2025 04:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 10 2025 04:04:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jul 10 2025 00:09:00	LSF8 MASTER PARTICIPATION TRUST, c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
14896007	+ Email/Text: mtgbk@shellpointmtg.com	Jul 10 2025 00:07:00	Caliber Home Loans, PO Box 650856, Dallas, TX 75265-0856
14896008	+ EDI: CAPITALONE.COM	Jul 10 2025 04:04:00	Capital One, PO Box 70886, Charlotte, NC 28272-0886
14911628	EDI: CAPITALONE.COM	Jul 10 2025 04:04:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
15246467	EDI: CAPITALONE.COM	Jul 10 2025 04:04:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14896818	+ EDI: PRA.COM	Jul 10 2025 04:04:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14927695	Email/Text: BNCnotices@dcmsservices.com	Jul 10 2025 00:08:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 9

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS I
15365988		U.S. Bank Trust National Association, not, in its individual capacity, but, solely as, Trustee of LSF8 Master Participation Tru
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14896012	##+	Richard M Squire, Esq., One Jenkintown Station STE 104, 115 West Avenue, Jenkintown, PA 19046-2031

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2025 at the address(es) listed below:

Name	Email Address
Chandra Marie Arkema	on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST tuhawkeye@msn.com carkema@squirelaw.com
Denise Carlon	on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF LSF8 MASTER PARTICIPATION TRUST dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST jblank@pincuslaw.com brausch@pincuslaw.com
Jill Locnikar	on behalf of Creditor United States of America Farm Service Agency jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
John E. Nagurney	on behalf of Debtor Debra A. Alexander courtagnagurney@zoominternet.net attorneynagurney@jubileebk.net
Mark G. Claypool	on behalf of Interested Party Jay S. Jump mclaypool@kmgslaw.com knoxbank@hotmail.com;chartle@kmgslaw.com;aklus@kmgslaw.com
Mark G. Claypool	on behalf of Interested Party BK Attorney Services LLC d/b/a CERTIFICATEOFSERVICE.COM mclaypool@kmgslaw.com, knoxbank@hotmail.com;chartle@kmgslaw.com;aklus@kmgslaw.com
Michael J. Musone	on behalf of Interested Party BK Attorney Services LLC d/b/a CERTIFICATEOFSERVICE.COM mmusone@kmgslaw.com
Michael J. Musone	on behalf of Interested Party Jay S. Jump mmusone@kmgslaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sindi Mncina	on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST smncina@raslg.com

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Sindi Mncina

on behalf of Creditor U.S. BANK TRUST N.A. smncina@raslg.com

TOTAL: 13